transaction data is sent to register 70. The data is stored in register 70 in step B52o.

The flow advances to step B52p. A check is effected in step B52p whether or not the number of transactions as the credit card is smaller than 30. If YES in step B52p, the transaction data is added, and the flow advances to step B52r. If NO in step B52p, the earliest data is rewritten in step B52s, and the flow advances to step B52r. In step B52r, the balance of IC card 10 is updated, and a transaction slip is printed out in step B52t. Thus, processing is ended.

What is claimed is:

1. An IC card system, comprising:
an IC card device containing at least one IC (integrated circuit) chip which includes:
first memory means, for storing personal identification number (PIN) data;
first comparing means for comparing said PIN data, stored in said first memory means, with externally entered PIN data; and
second memory means, said second memory means having:
a first area for storing data for a debit function, and
a second area for storing data for a credit function;
said IC card system further including
a terminal device for communicating various items of data to said IC card device when said IC card device is inserted in said terminal device, the terminal device including selecting means for determining whether said IC card device is to be used as a debit card or a credit card, said selecting means being arranged to be activated when said first comparing means detects a coincidence of said PIN data.

2. An IC card system according to claim 1, wherein said data for a debit function includes at least balance data, and said data for a credit function includes at least credit balance data.

3. An IC card system according to claim 2, wherein said terminal device further includes:
second means for comparing a transaction amount with one of the balance data stored in said first area and the credit balance data stored in said second area, and means for determining the validity of a transaction performed with said card, on the basis of the comparison result of said second comparing means.

4. An IC card system according to claim 3, said terminal device further including means for causing said first

and said second areas to store balance data which is updated by subtracting said transaction amount from the previous balance data, in accordance with the type of card being used.

5. An IC card system, comprising:
an integrated circuit (IC) card device containing at least one IC chip that includes
first memory means for storing personal identification number (PIN) data,
comparing means for comparing said PIN data, stored in said first memory means, with externally entered PIN data,
second memory means for storing a card holder's account number corresponding to the IC card device, and
third memory means for storing a number of account numbers for enabling remittance to an account of a respective third party;
a terminal device for communicating various items of data to said IC card device when said IC card device is inserted in said terminal device; and
a host computer installed at a bank and coupled to said terminal device, the host computer having an IC card account file;
said IC device further including output means for outputting (a) the card holder's account number as stored in said second memory means, and (b) a number of other account numbers stored in said third memory means to said terminal device when said comparing means detects a coincidence; and
said host computer further including remitting means for remitting a predetermined amount of money from an account designated by the card holder's account number as transferred from said IC card device, to an account designated by one of the other account numbers as transferred from said IC card device.

6. An IC card system according to claim 5, wherein said terminal device includes keyboard means, so that the PIN data can be entered by said keyboard means.

7. An IC card system according to claim 6, wherein the predetermined amount of money is inserted by operation of said keyboard means.

8. An IC card system according to claim 5, wherein said terminal device includes display means for displaying a number of account numbers of third parties as transferred from said IC card device, and select means for selecting one of said third party account numbers.

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